

## STATE OF WASHINGTON

OFFICE OF  
INSURANCE COMMISSIONERBEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF WASHINGTON

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In the Matter of	)	No. D 99 - 88
	)	
<b>Terri L. Gunderson,</b>	)	STIPULATION AND ORDER LEVYING
	)	A FINE
<i>Licensee.</i>	)	

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STIPULATION BY AGENT

Terri L. Gunderson (Alicensee@) hereby stipulates to the payment of a fine in the total amount of \$500 based on the following facts which are hereby acknowledged. Licensee further stipulates and agrees that she will comply with Washington insurance laws and regulations in the future.

Licensee used a worksheet to sell medical insurance to Washington consumers. Licensee has acknowledged that the worksheet did not accurately describe all features of the product and was not approved for use by the company. Misrepresentation is a violation of RCW 48.30.090. Licensee has currently discontinued the use of the worksheet and agrees, in the future, not to use any sales materials not approved for use by the company.

The licensee has engaged in practices that are not in accord with the standards set out in the insurance code of Washington. Accordingly, the licensee enters this Stipulation to the following Order voluntarily and with the understanding that such fine is in lieu of any suspension or revocation of the licensee's license for such conduct. The facts described above, and the fact of this stipulation, may be considered by the Commissioner in any future administrative actions regarding licensee.

Signed this 9th day of August, 1999.

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Terri L. Gunderson

ORDER

Pursuant to RCW 48.17.560 and the foregoing Stipulation, the Commissioner hereby imposes a fine in the amount of \$500 upon Terri L. Gunderson.

The fine shall be paid in full within 15 days from the date of this Order. Upon failure to pay the fine, the Commissioner will revoke the license of the licensee and the fine will be recoverable in a civil action brought on behalf of the Commissioner by the Attorney General.

ENTERED AT LACEY, WASHINGTON, this 10th day of August, 1999.

DEBORAH SENN

Insurance Commissioner

By

WILLIAM E. FRANDSEN

Deputy Commissioner